'QuickMobil'

Frequently Asked Questions (FAQs)

1. What is 'QuickMobil' ?

'QuickMobil' is the mobile banking service provided by NKGSB Bank. It allows you to bank anytime anywhere, using your mobile phone. It is a secure, convenient, menu driven mobile application.

2. How is 'QuickMobil' different from 'SMS Banking' service of the Bank ?

SMS Banking service of the Bank provides transaction alerts and allows you to know the balance and last 4 transactions only, whereas 'QuickMobil' is a convenient menu driven application which provides transaction facilities like fund transfers and various other value added services.

3. Who can apply for Mobile Banking service ?

Type of Account	Constitution	Mode of operation	Who is eligible for Mobile Banking facility
Saving Account (SB)	Single	Single	The account holder
	Joint	Either or Survivor	As per choice of all account holders. However, application is to be signed by all account holders.
		Jointly	**Not Eligible**
Current Account (CA)	In the name of Individual	Single	The account holder
	In the name of Firm	Single	The account holder
		Jointly Operated	**Not Eligible**

4. What can I do using 'QuickMobil' ?

'QuickMobil' helps you to do following banking transactions :

- Balance Enquiry of accounts enabled for Mobile Banking
- Mini statement (Last 5 transactions) for accounts enabled for Mobile Banking
- Fund transfer within the bank from one account to another
- Fund transfer to accounts of other banks using IMPS scheme of NPCI
- Fund transfer to accounts of other banks using RTGS / NEFT
- Status of issued cheque
- Stop Payment of issued cheque
- Cheque book request
- Stopping / de-activating lost ATM card

5. Why should I subscribe to this service ?

'QuickMobil' enables you to carry out transactions from anywhere, anytime conveniently and securely, without going all the way to the branch. It provides you 24x7 banking at your convenience, with the help of an equipment which you are already using.

6. How can I avail / register for '*QuickMobil*' services ? Which documents I need to submit ?

You need to visit your home branch (the branch where you have your account) with identity proof and fill in the Mobile Banking Registration Form. You need to submit a copy of the PAN Card and proof of your current address, if not submitted earlier. Also, please verify that your current address is updated in the account since cheque book if requested, will be delivered on the address recorded in Accounts Details.

7. How much time is required for activation of '*QuickMobil*' services on my mobile handset after submitting registration Form ?

After submitting Registration Form to Home Branch, '*QuickMobil* services will be activated on your mobile handset within 3 (three) working days, provided all documents are submitted by you.

8. Are there any pre-requisites for having '*QuickMobil*' service ?

You need to have account with the Bank, a valid mobile connection with GPRS facility and handset (Java Compatible) supporting the services. In case, you have a low end mobile handset which is not Java compatible and does not have GPRS, then also you can avail mobile banking services but in that case the same will be sms based.

9. How do I know my mobile handset has Java capabilities?

For this you need to consult the user manual document that you would have got when you purchased the mobile device or going through the specification of the device on the internet.

10. What are the basic mobile phone requirements for registering for 'QuickMobil' ?

i) The mobile phones should be Java enabled (J2ME) and should have features like Bluetooth or GPRS to download the application.

ii) Android phones should have operating system 'Android 2.2' onwards.

iii) Blackberry phones should have operating system 'Blackberry 5.0' onwards.

iv) You can also avail mobile Banking on low end handsets which are not Java enabled using sms based version. However, the transaction limits will be less for security reasons.

11. How much memory space is required to install the mobile banking application?

1.2 MB memory space is required to install the mobile banking application.

12. I have a CDMA phone, Can I use mobile banking services ?

Yes, whether GSM or CDMA, if your mobile device is meeting the pre-requisites, you can use mobile banking services.

13. Do I need to take mobile phone connection from any particular cellular service provider ?

No, this facility is available across all cellular service providers.

14. I am already registered for SMS Banking. Do I need to register once again for Mobile Banking ?

Yes, Mobile Banking is a different type of service which enables you to do transactions like fund transfers and avail various other value added services.

15. I have already registered my Mobile Number with the Bank. How do I use mobile banking services ?

Simply registering mobile number with the Bank is not sufficient. You need to submit the Mobile Banking Registration Form along with required documents.

16. Can I access Mobile Banking if I have not taken Internet Banking ?

Yes, it is independent of Internet Banking services of NKGSB Bank.

17. Can I discontinue / deregister Mobile Banking service after some time if found to be not satisfactory ?

Yes, you can discontinue or de-register Mobile Banking service anytime. You are required to approach the Home Branch of your primary account and submit the form for de-registration.

18. How can I download the application on my handset ?

You can download the application using URL received through SMS after successful registration. Alternatively, you can download the same from our website after successful registration.

19. While downloading, if I get a message saying "Untrusted Application", what should I do ?

This is a warning message given by your mobile handset as per its settings. You need to select "YES" to continue the downloading of an application.

20. Even after clicking on download link, an application is not getting downloaded. What should I do ?

a. First check whether GPRS connection is on.

b. Check whether "Allow download from untrusted sources/ sites" in "Security" section of "Settings" of your mobile handset is ticked to "Yes".

c. Check whether "Allow background data" in "Data Usage" section of "Settings" of your mobile handset is ticked to "Yes".

d. If you have dual SIM, please check that a SIM on which you have registered mobile banking facility is selected and on the same SIM, GPRS is activated to download the application.

21. I am getting pop-up that "Application is not synchronized". What should I do ?

a. Check whether GPRS connection is on.

b. If GPRS is on, please check whether "Auto synchronization" in "Data Usage" section of "Settings" of your mobile handset is ticked to "Yes".

c. Check whether you are getting proper network of the service provider. Else move to the place where you will be getting proper network.

22. Where can I find Customer No. to enter into the application ?

Customer No. is mentioned on the first page of the passbook. It is even mentioned on the first page of your personalized cheque book as CRN No.

23. After downloading of an application system prompts to enter ATM Card No. and PIN or Customer No. Here which account details should be filled in ?

Here you should fill in the details related to your primary account or first account.

24. How should I uninstall the application, if required ?

Go to the folder where the mobile banking application is installed and delete the application.

25. If I don't use the application for a period of time, will it be deactivated by the Bank automatically?

Yes, if an application is not used for 365 days, it will be deactivated. To avail this facility again, you need to uninstall the application and again reinstall the same and pass through the verification / validation process. After this, you can create your new mPIN afresh.

26. I have deleted the application by mistake, what should I do ?

You can re-download the application by using the URL in the sms received by you or alternatively, you can download the same from our website.

27. Is this service available 24x7 ?

Yes, It is available 24x7.

28. Is this service available overseas ?

No, it is not available overseas.

29. Will I be able to use the service while roaming ?

Yes, you will be able to use the services on national roaming. The operator charges for GPRS / SMS connection are applicable.

30. Are there any charges for Mobile Banking service ?

No, presently Bank is offering this service free of cost. However, you may have to pay charges for sms or data usage to your cellular service provider, as per the plan availed by you.

31. Are the transactions done on mobile phone secure ?

The Bank is ISO 27001 certified which is related to information security. In the application based service, all messages originating from your mobile phone are Encrypted and travel to our Mobile Banking Server in secured mode. No sensitive information of any kind e.g. password, mPIN, account details, etc is stored in the memory of your mobile handset.

32. How many transactions can I do in a day?

There is no limit on the number of transactions in a day but there is a limit for per day transaction amount, as per RBI Guidelines.

33. Is there any limit regarding amount to be transferred / transacted through mobile banking ?

Upper Limit for transactions :

	Amount Limit per transaction	Daily Cap	Monthly Cap
When the facility is used over the GPRS application / WAP (using '*QuickMobil*')	Rs. 10,000/-	Rs. 50,000/-	Rs. 1 Lac

34. Will I get a receipt for my transactions done through '*QuickMobil*' ?

You will receive the success confirmation message along with transaction ID. You may note the same. No receipt will be generated, but only success/ failure message will be displayed on the screen. You may confirm the same by going through the 'Last 5 Transactions' Menu in 'QuickMobil'.

35. How much time is required for transactions through Mobile Banking ?

Transactions done through Mobile Banking are instantaneous.

36. Can I do Stop Payment for transactions done through Mobile Banking ?

No, Since the transactions done through Mobile Banking are instantaneous, you can not stop or reverse the payments after you commit them.

37. What is mPIN ?

mPIN means Personal Identification Number for mobile banking. In other words it is a password known to user only, without which no transaction of any type can be effected. With '*QuickMobil*' it is created by user only, after downloading the application on receiving the message of successful registration with the Bank. As such, it is known to user only and not stored anywhere. You are advised not to share the same with anyone under any circumstances.

38. How many characters mPIN should have ?

mPIN should have 4 numeric characters.

39. Can I change the mPIN ?

Yes, after logging into the mobile banking application, user can change the mPIN through "Change mPIN" menu.

40. What shall I do if I forgot mPIN and want a new one ?

If you forget mPIN, you need to approach your home branch and give an application for resetting your mPIN. After that you can once again create a new mPIN.

41. *I have got a message that my account has been locked. What do I do to continue mobile banking ?*

Your account is locked because wrong MPIN was entered 3 (three) times successively. If you wish to continue with mobile banking, you need to contact your home branch and submit an application for the same. Branch will verify the user and unlock the account by resetting of mPIN.

42. How do I know that no unauthorized payments are made using '*QuickMobil* on my handset ?

With '*QuickMobil* you initiate and authorize each and every transaction including fund transfer that is made from your mobile handset, using mPIN which is known only to yourself. You are advised not to share the same with anyone under any circumstances.

43. How many users can use this application on a particular mobile phone ?

Only one user can register and access his accounts on one particular mobile phone.

44. If I share my mobile handset with any other person, is there a risk of fraudulent transactions getting done by him ?

With "*QuickMobil*, system asks for mPIN before carrying out any transaction. As such no transaction of any type can be carried out by third person unless until he knows the mPIN. You are advised not to share the same with anyone under any circumstances.

45. Which accounts I can link to Mobile Banking services? I have accounts in different branches. Can I link them also or I need to go to each branch?

First of all, you have to decide the Primary Account out of all these accounts. The Mobile Banking service will be primarily associated to this account to which all other accounts will be linked. Please note that if you close the primary account in future due to any reason, then Mobile Banking services extended to all other linked accounts will also be discontinued.

You should approach only to the branch where your primary account is (Home Branch) and fill in the Registration Form, mentioning the details of all other accounts which you wish to link.

46. How can I link accounts to *"QuickMobil* ?

You should mention all the accounts to be linked in the Registration Form. If you open any new account after registration, then you should visit the home branch and submit a form for linking that account with signatures of all the joint holders.

47. Is it a fact that I can link only those accounts where my name is a first name in case of joint holders?

No, you can link an account even if you are not a first holder. However, in case of Joint Accounts, registration form has to be signed by all joint holders as a token of approval.

48. Can I de-link any of the linked accounts after some time ?

Yes, you can de-link any of the linked accounts anytime. You are required to approach the Home Branch (branch where your primary account is opened) and submit the form for de-linking the account/s.

49. How and when would I get the delivery of the cheque book requested through *'QuickMobil* ?

The cheque book requested through *'QuickMobil* will be delivered by courier to your address registered with the said account within 7 working days. For this purpose, please ensure that your correct present address is updated with the branch in said Accounts Details.

50. If I lose my ATM card and make it hot through *'QuickMobil*, after how much time it will be deactivated ?

It will be deactivated instantaneously after you confirm the same in ***'QuickMobil*** by entering mPIN.

51. What happens if my phone gets hung when I am in midst of a transaction ?

Don't worry. Simply switch off the mobile handset and switch it on. Once again login into the application and carry out the transaction.

Please note that no transaction will be effected till the time you enter mPIN and confirm the same. In case your phone gets hung after you confirm the transaction, please check through "Mini Statement" whether your said transaction is effected or not before doing it once again.

52. What if the network connection is lost while doing transaction ?

The transaction will not be completed if the network connection is lost in between. In that case, you need to initiate the transaction once again. There is no security harm in this case.

53. What if I get sms or call while performing a transaction ?

You can answer the call / check the message and then continue the banking transaction.

54. What if my mobile phone is lost ?

No sensitive information of any kind e.g. password, mPIN, account details, etc is stored in the memory of your mobile handset. No transaction of any kind can be effected using your lost mobile handset unless your mPIN is known. However, from safety point of view, we advise you to immediately call our Customer Service or Home Branch and get your mobile banking service deactivated. Please do not forget to call your Cellular service provider to block your SIM.

55. What if I change mobile handset ?

The process has been designed in such a way that the very first security check is whether the transaction request is from the same mobile handset which was used for registration of the facility. In case, if you change the handset, mobile banking will not work due to the security care taken up at our end. At such instance, system will force you to authenticate yourself by prompting to key in PAN Number and then either Customer ID or ATM Card No. & ATM PIN. After proper authentication, system will allow you to create a fresh mPIN and then operate the mobile banking facility as earlier.

56. What if the mobile handset of the person is switched off at the time when I am transferring funds to him ?

Mobile number is just one key to identity of the person. You are transferring the funds to his bank account linked to that number and not to his mobile handset. As such, fund transfer is independent of whether mobile handset of the transferee is on or off. In such case, transaction will take place and he will receive the transaction related sms when he will switch on his mobile phone.

57. What is IMPS ?

IMPS refers to Immediate Payment Services. It offers an instant, 24X7, interbank electronic fund transfer service through mobile phones. IMPS facilitate customers to use mobile instruments as a channel for accessing their bank accounts and put high interbank fund transfers in a secured manner with immediate confirmation features.

58. What is MMID?

- MMID is a 7 digit identification number specific to your account allotted by your Bank for receiving funds through IMPS.

- The first four digits identify the Bank and the last three digits identify the account.

- The bank will allot MMID when you register your mobile number and account number in which you wish to receive funds.

- If you have more than one account, you will get a separate MMID for each account.

- You have to share your mobile number and MMID with the remitter for receiving funds through IMPS.

- The same MMID may be given to different individuals since it is the combination of mobile number and MMID which is used for the purpose of fund transfer.

59. Is there any risk in sharing MMID ?

There is no risk in sharing MMID. In fact, it is like an account number or ISFC Code which we must share if we want funds to be transferred to the account.

60. Can we cancel MMID after its use and generate new one whenever required?

There is an option “Cancel MMID” in the application and “Retrieve MMID” to get the same whenever required. However, MMID being account specific never gets cancelled but it actually gets suspended through option “Cancel MMID” and it is again made active and displayed through option “Retrieve MMID”.

61. What will happen if I enter a wrong MMID?

MMID has 7 digits. The first four digits identify the Bank and the last three digits identify the account.

It is the combination of MMID and the mobile no. which is used for the purpose of fund transfer.

As such,

i) If the first four digits of MMID are not valid, the transaction will be rejected.

ii) If the first four digits are valid i.e. represent some Bank but not the intended Bank then your account will be first debited but then the entry will be reversed.

iii) If the first four digits are right and the last three digits are wrong then also your account will be first debited but then the entry will be reversed.

62. Is it necessary that a person to whom funds are to be transferred must be registered for mobile banking in his Bank to have MMID ?

Yes, to have MMID, a person must be registered for mobile banking in his bank.

However, even if he is not registered for mobile banking or he is not having MMID, then also you can transfer funds to him through IMPS, using “Fund Transfer – To Account Number” option wherein you need to specify IFSC Code of the beneficiary along with his account number.

63. What is the difference between “Fund Transfer” and “Fund Transfer through IMPS” ?

Fund Transfer through IMPS is necessarily routed through NPCI and is instant, even if it is to other bank account. It can be done with the help of MMID or IFSC Code.

Whereas, “Fund Transfer” is basically used for transferring funds between accounts in the Bank, whether own or others. In case of transfers between own accounts, it is instant, whereas transfer to others’ accounts need one time registration of beneficiaries in the system. There is a cooling period of 24 hours after such registration for security reason. The fund transfer to other bank accounts are routed through NEFT using IFSC Code and Account Number and hence such transfers take place after predefined intervals of time. This “Fund Transfer” option is also associated with Bank’s internet banking and can also be accessed from there or vice versa.

64. Whether any communication is sent to beneficiary and sender after the fund transfer process?

Yes, both sender and the beneficiary will receive an sms about fund transfer.

65. Can I clear data &/or cache from Manage Application mode for '*QuickMobil*' to save memory ?

You can clear only cache but not data, since in that case, the application will again ask for validation data when you will use the same next time since it will fail to recognize your mobile handset from where transaction requests are being generated and will consider it as a new handset.

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